

In re:  
David A. Repyneck  
Debtor

Case No. 17-15975-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Aug 30, 2024

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2024:

Recip ID	Recipient Name and Address
db	+ David A. Repyneck, 2265 Silver Creek Road, Hellertown, PA 18055-2012
14007934	+ Advantage on behalf of, The Dept. of Ed Loan Srvs, PO Box 300001, Greenville, TX 75403-3001
14001761	+ Lehigh County Domestic Relations, 14 N 6th Street, Allentown PA 18101-1402
14015755	+ USAA Federal Savings Bank, c/o Robertson Anschutz Schneid, Crane & Partners PLLC, PO Box 272410, Boca Raton, FL 33427-2410

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Aug 31 2024 00:09:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Aug 31 2024 00:09:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14019554	+ EDI: AAFES	Aug 31 2024 04:04:00	Army & Air Force Exchange Services, Attention GC-G, 3911 S. Walton Walker Blvd., Dallas, TX 75236-1509
14303127	+ EDI: BANKAMER2	Aug 31 2024 04:04:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14048786	+ EDI: AIS.COM	Aug 31 2024 04:04:00	CAPITAL ONE BANK (USA), N.A. - CABELA'S CLUB VISA, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901
14020356	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 31 2024 00:09:00	USAA Federal Savings Bank, c/o Nationstar Mortgage LLC, ATTN: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9096
14053333	+ Email/Text: RASEBN@raslg.com	Aug 31 2024 00:09:00	USAA Savings Bank, c/o Robertson Anschutz Schneid, Crane & Partners PLLC, 10700 Abbott's Bridge Rd., Ste. 170, Duluth, GA 30097-8461
14025767	+ EDI: AIS.COM	Aug 31 2024 04:04:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 01, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Nationstar Mortgage LLC andrew.spivack@brockandscott.com wbecf@brockandscott.com
CHRISTOPHER A. DENARDO	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com
DAVID L. MARSHALL	on behalf of Debtor David A. Repyneck DMARSHALL@EASTBURNGRAY.COM eseckinger@eastburngray.com;marshallr81618@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor USAA Federal Savings Bank bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor USAA Federal Savings Bank bkgroup@kmlawgroup.com
KEVIN M. BUTTERY	on behalf of Creditor USAA Federal Savings Bank cdigianantonio@rascrane.com
MATTEO SAMUEL WEINER	on behalf of Creditor USAA Federal Savings Bank bkgroup@kmlawgroup.com
MATTHEW K. FISSEL	on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com matthew.fissel@brockandscott.com
MICHELLE L. MCGOWAN	on behalf of Creditor USAA Federal Savings Bank mimcgowan@raslg.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 14

**Information to identify the case:**

Debtor 1	<b>David A. Repyneck</b>	Social Security number or ITIN	xxx-xx-1935
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	<b>17-15975-pmm</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David A. Repyneck

8/29/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**